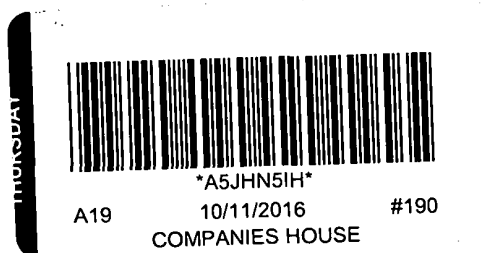


REGISTERED COMPANY NUMBER: 2845028 (England and Wales)
REGISTERED CHARITY NUMBER: 1025392

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2016
for
Bath & District Citizens Advice Bureau



Bath & District Citizens Advice Bureau

Contents of the Financial Statements
for the Year Ended 31 March 2016

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Bath & District Citizens Advice Bureau

Reference and Administrative Details
for the Year Ended 31 March 2016

TRUSTEES

R Samuel (Chairman)
A Jacklin (Vice Chairman)
Ms S Callar (Treasurer)
R Wilkins
Ms S Lindsay
R Appleyard
Ms B Abercrombie
Mrs S Jones

COMPANY SECRETARY

Mrs G Whitehead

REGISTERED OFFICE

2 Edgar Buildings
Bath
BA1 2EE

REGISTERED COMPANY NUMBER

2845028 (England and Wales)

REGISTERED CHARITY NUMBER

1025392

AUDITORS

Moore Stephens
Chartered Accountants and Statutory Auditor
30 Gay Street
Bath
BA1 2PA

BANKERS

Lloyds Bank plc
47 Milsom Street
Bath
BA1 1DN

Bath & District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2016

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2016. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity has two principal objectives. The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively. Secondly the Bureau aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity now uses the name " Citizen Advice BANES" following a national rebranding campaign and to reflect the geographic reach of its support and advice services throughout Bath & North East Somerset. It delivers these services from four main locations; opening Monday-Friday in at least one of these locations.

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Bureau is an independent, registered charity. Without funding from the Local Authority BANES, Citizens Advice BANES could not continue to provide its services to the local community.

ACHIEVEMENT AND PERFORMANCE

Overview

The Charity gives advice on a wide range of issues to anybody who asks for it (although referrals will be made to neighbouring offices or advice agencies if they are in a better position to help a client with their problems). During 2015/16 Citizens Advice BANES dealt with 8,126 new enquiries from clients who needed advice about 24,979 different problems. 46% of these clients stated that they were either disabled or were suffering from a long-term health condition.

Benefits and tax credits generate the highest number of enquiries, both nationally for fellow bureaux and in BANES, reflecting the complexity of the current welfare system. Bureau staff and volunteers helped clients with 10,363 different benefit problems.

Debt issues are the second most regular enquiry that the team receive, with 5,111 requests for advice. Many of these enquiries involve specialist casework including bankruptcy management, debt relief orders and other debt arrangements.

Whilst the majority of clients come to ask for help with benefit or debt problems, significant minorities also present with housing, employment and family issues. Although many clients will focus on one particular issue, there is invariably a network of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

The main areas of the Bureau's activities are set out below.

Bath & District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2016

ACHIEVEMENT AND PERFORMANCE

Generalist Services

The Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education and discrimination.

It operates an Information and Gateway/triage assessment and referral service from the BANES One Stop Shops in Bath, Midsomer Norton and the new outlet in Keynsham, offering a drop-in service alongside Council staff and other partner agencies. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton or from specialist outreach. Home visits continue for clients, where necessary, and the telephone service is becoming increasingly popular.

The work is primarily funded by a grant from BANES, which owns all the premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. We are able to introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. We work with the clients to produce financial statements and realistic, affordable management plans.

Further monies come from parish councils and donations from members of the public.

In a typical week there are 70 trained generalist advisors and gateway assessors (all of whom are volunteers) on the rota, frequently dealing with over 250 different client enquiries. Others help to support the IT network, office administration and receptionist duties or support the social policy and research teams. The volunteer workforce has provided more than 23,000 hours of support at minimal costs to the Bureau.

Behind the scenes, expected changes to major income streams mean that the Bureau is working hard to recruit new volunteers to help with a variety of roles.

Bath & District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2016

ACHIEVEMENT AND PERFORMANCE

Other Projects

In addition we have a further seven projects delivering specialist advice and two to improve our service delivery:

Somer/EDF (Funded by Curo Places Ltd, formerly Somer Community Housing Trust, with a historic subsidy from EDF Trust) - CAB BANES receives funding from Curo for a debt-referral scheme as part of Somer's anti-poverty strategy. Curo staff to make direct appointments for tenants with rent arrears and other debts and to receive detailed case summary and management reports on the work done for referred clients. In 2014/15 it was agreed that a historic surplus from this and predecessor projects funded by CURO and EDF would be used to "match fund" a new Passport to Housing project

Macmillan and Dorothy House (Funded by Macmillan Cancer Support and, since August 2014, Dorothy House) At a time when there are likely to be huge impacts on their circumstances and their families, it is vital that cancer patients receive timely practical advice and support regarding welfare benefits and other related subjects to compliment the direct services of the health professionals. Additional funding from Macmillan and new funding from a local hospice, Dorothy House, has enabled caseworkers to expand their service offering and train volunteers to support them in this role.

Big Lottery - APEX Consortium (Funded by the Big Lottery Advice Services Transition Fund). The government and the Big Lottery have provided 2 years of funding for an advice consortium in each unitary authority to transform advice services in their region to vibrant cost-effective partnerships. The CA BANES acted as project lead in BANES until the conclusion of the project in August 2015. Following the conclusion of the project CA BANES and another of the partners jointly funded a project manager to oversee the preparations for a new commission for advice and information services.

QCF Catalyst Fund (awarded by the Quartet Community Foundation). This money has been used to support the specialist personal budgeting work we do with some clients with debt problems.

Multiple Sclerosis (Funded by the MS Society) - funding enables caseworkers to help clients with Multiple Sclerosis in BANES and South-West Wilts, including advice on benefits and debt.

Passport to Housing (jointly funded by CURO Places Ltd and CA BANES). This was a pilot project to demonstrate the impact of proactive intervention to help prevent tenants from getting into financial difficulties and/or knowing when to seek help. Following a one-year pilot, CURO decided to continue a similar programmes in-house. CA BANES ceased to be involved after August 2015.

Knightstone Housing (funded by the Knightstone Housing Association). Funding for this project was to enable Knightstone tenants to have access to specialist advice. Tenants will be referred to the generalist service once funding is exhausted.

Discontinued projects

Owing to cuts to Central Government funding and even sharper cuts to Local Government spending, a number of long-standing projects have either ceased or continue with reduced scope. The Hillview Lodge/Income Maximisation was commissioned by BANES until 31 March 2014. A reduced service is now provided out of the current grant by mutual consent. The BANES Childrens' Centres were also unable to renew their contract with the charity to provide advice and financial skill-training to local parents. A very reduced service is still provided at the Twerton Childrens' Centre for as long as this can be supported from the balance of the original grant or new funding sources.

Bath & District Citizens Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2016

FINANCIAL REVIEW

Principal funding sources

The amounts received for each project are given in notes 2 and 4.

The Trustees would like to thank all funders for their support and recognition that the work of the Bureau is more important than ever in this uncertain economic environment.

Reserves policy

As part of Risk Assessment the Board reviews its financial arrangements and reserves policy. When it has been possible to do so the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- (1) a Building Fund for unbudgeted building and maintenance needs
- (2) an Employers' Liability Fund to meet the legal obligations as an employer
- (3) a Staff Development Fund to support continuation of staff and volunteer development via training courses where it is not funded by other grants
- (4) an IT Development Fund to enable the Bureau to fund replace IT and telephone equipment that is outside the scope of the rolling replacement programme.
- (5) a Service Delivery Fund to support the continuation of the Bureau's services to clients

It is the Trustee's view that the Bureau should endeavour to maintain a minimum net current asset balance on Unrestricted Funds equivalent to at least three months' normal operating expenditure. This is to ensure that, in the event of a significant drop in funding, the Board would be able to continue most of the Bureau's current activities while additional funding is sought.

Bath & District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2016

FINANCIAL REVIEW

The Trustee Board sets the Bureau's budget before the beginning of each financial year. The budgets for each project are based on full cost recovery. Conservative budgets are set at the start of the financial year to take account of the ambitious plans to extend our opening hours and volunteer base.

Delivery of all the projects resulted in an overall deficit for the year of £83,021 (2015: £1,774 surplus). At the balance sheet date the Bureau was carrying a balance of cash at bank and in hand of £376,122 (2015: £434,015)

After adjusting for creditor balances and transfers as described below the funding carried forward at 31 March 2016 was £342,959 (2015: £425,980). Of this amount £33,043 (2015: £81,268) is for Restricted Projects use only (see note 15 of the Accounts).

Significant transfers between funds during the year comprised of:

- Release of £3,600 from the Service Delivery fund to jointly fund a project manager to enable some members of the APEX partnership to prepare for the anticipated re-commissioning of advice and information services in BANES
- Release of £2,000 from the Staff Development fund for the job evaluation exercise and associated HR support, training, advice for senior management.
- Release of £19,256 from the Employers Liability Reserve to fund voluntary redundancies arising from the job evaluation and restructuring programme

FUTURE PLANS

The Generalist Service is very dependent on funding from BANES. From 1 April 2016 BANES announced that it would only provide funding for the Charity to deliver debt and welfare benefit advice, leaving the charity with a shortfall in funding of at least £50,000 (possibly a lot more) which it is currently absorbing through efficiency savings and from reserves. Prior to this, in 2014, BANES and the local Clinical Commissioning Group launched "your care, your way"; a two-year project to review, design and deliver integrated community services. Virgin Care has been announced as the preferred bidder to deliver these services after April 2017. At the moment it is unclear whether the CA BANES will continue to be funded by BANES or the preferred bidder and what form any new funding arrangement might take.

Although the Bureau is fortunate to have healthy reserves it is unlikely that these will be capable of sustaining the service in its current format. The Trustees have taken the difficult decision of leaving some posts in the new operating structure vacant until there is more certainty about 2017 and beyond.

The current economic climate remains very uncertain, particularly post-Brexit, but clients need access to Citizens Advice services more than ever. The Bureau predicts that there are a growing number of residents who will get into extreme debt as a result of the changes to the Housing Benefit system and the roll-out of Universal Credit. There is a real risk that these residents will represent a much bigger burden on health, welfare and housing services than might have been the case with early intervention and support.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Bath & District Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2016

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The structure and process of new Trustee induction and training continued to be developed throughout the year as part of the recruitment of new Trustees. Information packs of Annual Accounts, Short Form Accounts, a copy of each of the last two Board Meeting Minutes and Memoranda and Articles of Association are provided. An invitation is made to visit staff and volunteers together with the opportunity to meet existing Trustees. This process will be reviewed in the coming year.

Organisational structure

The charity is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a Director and staff to manage and deliver services.

The Director attends all Trustee Board meetings in an advisory capacity. Representatives of the volunteer workforce and salaried staff also attend Trustee Board meetings on a rotation basis. A representative from the National Association of Citizens Advice Bureaux is also invited to attend all Trustee Board meetings.

Occasionally, the Trustee Board has used its powers to require these representatives and Director to withdraw from meetings whenever confidential matters relating to staff are being discussed.

At the first meeting of the Trustee Board after the Annual General meeting the Trustees elect the Chairman, Vice Chairman and Treasurer. The Board has used its powers to delegate certain of its functions to committees.

Oversight of strategic options is delegated to the Executive Committee, comprising the Chairman, Vice Chairman, Treasurer and additional Trustees as necessary. They work more closely with the Director and report back when it is appropriate for any decisions made to be approved by the full Board. Between meetings there is regular consultation between these parties to ensure the continued smooth running of the Bureau.

Related parties

S Lindsay is an employee of Wessex Water Services Ltd's group of companies, which provide funding to this Bureau.

Cllr R Appleyard is a councillor with BANES and also sits on the Board of Curo Housing Group, both of which provide funding to the Charity.

Risk management

The Trustees conduct reviews of the major risks to which the Charity is exposed. Processes are underway to ensure that the appropriate systems are in place to mitigate those risks that can be mitigated.

The Trustee Board met six times during the twelve-month period to 31 March 2016.

Bath & District Citizens Advice Bureau

Report of the Trustees
for the Year Ended 31 March 2016

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

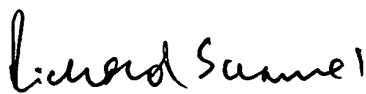
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Moore Stephens, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 22 September 2016 and signed on its behalf by:



Trustee

R. Samuel

Report of the Independent Auditors to the Members of
Bath & District Citizens Advice Bureau

We have audited the financial statements of Bath & District Citizens Advice Bureau for the year ended 31 March 2016 on pages eleven to twenty three. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective January 2015) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Statement of Trustees Responsibilities set out on page eight, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2016 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Emphasis of Matter - Going concern

In forming our opinion on the financial statements we have considered the adequacy of the disclosures made in note 1 of these accounts, concerning the charity's ability to continue as a going concern.

The charity has been reliant on funding from Bath and North East Somerset Council, with funding confirmed until April 2017; a period of less than 12 months from the date of approval of these financial statements. However Virgin Care has been announced as the preferred bidder to deliver the integrated community services after April 2017. At the moment it is unclear whether the CA BANES will continue to be funded and what form any new funding arrangement might take.

Report of the Independent Auditors to the Members of
Bath & District Citizens Advice Bureau

Emphasis of Matter - Going concern

These conditions, along with the other matters explained in note 1 to the financial statements, indicate the existence of a material uncertainty which may cast significant doubt about the entity's ability to continue as a going concern. The financial statements do not include the adjustments that would result if the charity were unable to continue as a going concern.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.



Daniel T Slocombe (Senior Statutory Auditor)
for and on behalf of Moore Stephens
Chartered Accountants and Statutory Auditor
30 Gay Street
Bath
BA1 2PA

Date: 7th November 2016

Bath & District Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2016

	Notes	Unrestricted funds £	Restricted funds £	31.3.16 Total funds £	31.3.15 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	487,547	-	487,547	484,844
Charitable activities	4				
Operating Advice Centre		-	114,370	114,370	245,115
Investment income	3	1,041	-	1,041	700
Other income		912	-	912	-
Total		<u>489,500</u>	<u>114,370</u>	<u>603,870</u>	<u>730,659</u>
EXPENDITURE ON					
Charitable activities	5				
Operating Advice Centre		484,386	194,928	679,314	719,239
Other		6,995	582	7,577	9,646
Total		<u>491,381</u>	<u>195,510</u>	<u>686,891</u>	<u>728,885</u>
NET INCOME/(EXPENDITURE)		<u>(1,881)</u>	<u>(81,140)</u>	<u>(83,021)</u>	<u>1,774</u>
Transfers between funds	15	<u>(30,137)</u>	<u>30,137</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(32,018)</u>	<u>(51,003)</u>	<u>(83,021)</u>	<u>1,774</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>344,712</u>	<u>81,268</u>	<u>425,980</u>	<u>424,206</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>312,694</u></u>	<u><u>30,265</u></u>	<u><u>342,959</u></u>	<u><u>425,980</u></u>

The notes form part of these financial statements

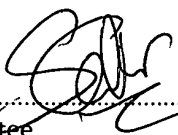
Bath & District Citizens Advice Bureau

Balance Sheet
At 31 March 2016

	Notes	Unrestricted funds £	Restricted funds £	31.3.16 Total funds £	31.3.15 Total funds £
FIXED ASSETS					
Tangible assets	11	10,021	-	10,021	14,932
CURRENT ASSETS					
Debtors	12	10,387	-	10,387	11,894
Cash at bank		345,857	30,265	376,122	434,015
		<u>356,244</u>	<u>30,265</u>	<u>386,509</u>	<u>445,909</u>
CREDITORS					
Amounts falling due within one year	13	(53,571)	-	(53,571)	(34,861)
NET CURRENT ASSETS		<u>302,673</u>	<u>30,265</u>	<u>332,938</u>	<u>411,048</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>312,694</u>	<u>30,265</u>	<u>342,959</u>	<u>425,980</u>
NET ASSETS		<u><u>312,694</u></u>	<u><u>30,265</u></u>	<u><u>342,959</u></u>	<u><u>425,980</u></u>
FUNDS	15				
Unrestricted funds				312,694	344,712
Restricted funds				30,265	81,268
TOTAL FUNDS				<u><u>342,959</u></u>	<u><u>425,980</u></u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 22 September 2016 and were signed on its behalf by:


.....
Trustee

S. Callar

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 March 2016

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company have been prepared in accordance with the Charities SORP (FRSSE) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)', the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

Bath Citizens Advice Bureau funding from BANES council represents 69% (2015: 56%) of the total income in the year. The funding has been agreed until April 2017. If the funding level is not maintained the trustees will have to review the staffing profile and services offered. The trustees have concluded that a material uncertainty exists that casts significant doubt upon the charity's ability to continue to operate at the same level for the 12 months subsequent to the signing of these accounts. However, given the continuing efforts to secure funding post April 2017, the trustees continue to adopt the going concern basis of accounting.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery etc	- 33% on cost
-------------------------	---------------

Taxation

The charity is exempt from corporation tax on its charitable activities.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

1. ACCOUNTING POLICIES - continued

Fund accounting

Funds held by the charity are either:

Unrestricted funds are donations and other income generated for the objects of the charity without further specified purposes. These can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds are certain unrestricted funds have been ear-marked by the trustees for specific future purposes or projects.

Restricted funds are amounts received that can only be used for particular restricted purposes by the charity as specified by the donor. Expenditure which meets such criteria is charged against the fund.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Bath & District Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

2. DONATIONS AND LEGACIES

	31.3.16	31.3.15
	£	£
Donations	23,432	17,592
Grants	437,115	433,752
Donated services and facilities	27,000	33,500
	<u>487,547</u>	<u>484,844</u>

Grants received, included in the above, are as follows:

	31.3.16	31.3.15
	£	£
B&NES Core Funding	408,115	409,252
Wessex Water	29,000	23,000
City of Bath College	-	1,500
	<u>437,115</u>	<u>433,752</u>

Deferred Income Disclosure

The following income was deferred, to account for grants that cover more than one financial year:

	Amount (£)
BANES	11,151
Dorothy House	4,000

The following deferred income was released during the year:

	Amount (£)
BANES	13,381
Dorothy House	4,000
Curo	2,525
Big Lottery Funding (Volunteer Access NQ)	10,000

3. INVESTMENT INCOME

	31.3.16	31.3.15
	£	£
Bank interest receivable	<u>1,041</u>	<u>700</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.16	31.3.15
	Activity	£	£
Grants	Operating Advice Centre	114,370	245,115

Grants received, included in the above, are as follows:

	31.3.16	31.3.15
	£	£
Passport to Housing	15,177	37,500
Somer/EDF/Curo	13,770	13,500
Legal Services	-	870
Macmillan and Dorothy House	60,864	56,864
Big Lottery Grant	-	1,000
Multiple Sclerosis	2,500	2,708
Knighstone Housing	-	10,000
APEX	22,059	122,673
	114,370	245,115

5. CHARITABLE ACTIVITIES COSTS

	Direct costs	Totals
	£	£
Operating Advice Centre	679,314	679,314

6. SUPPORT COSTS

	Governance costs
	£
Other resources expended	7,577

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.16	31.3.15
	£	£
Auditors' remuneration	6,030	5,790
Depreciation - owned assets	8,743	7,466

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

8. TRUSTEES' REMUNERATION AND BENEFITS

There was no trustees' remuneration or other benefits for the year ended 31 March 2016 nor for the year ended 31 March 2015.

Trustees' expenses

Expenses of £nil (2015: £200) were reimbursed for the year ended 31 March 2016.

9. STAFF COSTS

	31.3.16	31.3.15
	£	£
Wages and salaries	418,131	428,390
Social security costs	29,405	30,313
Other pension costs	20,531	19,504
	<u>468,067</u>	<u>478,207</u>

The average monthly number of employees during the year was as follows:

	31.3.16	31.3.15
Administrative staff	<u>17</u>	<u>20</u>

No employees received emoluments in excess of £60,000.

The key management personnel of the Charity comprise the trustees and the director. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £37,916 (2015: £32,130)

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	484,624	220	484,844
Charitable activities			
Operating Advice Centre	-	245,115	245,115
Investment income	<u>700</u>	<u>-</u>	<u>700</u>
Total	<u>485,324</u>	<u>245,335</u>	<u>730,659</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Operating Advice Centre	377,019	342,220	719,239
Other	9,646	-	9,646
Total	386,665	342,220	728,885
NET INCOME/(EXPENDITURE)	98,659	(96,885)	1,774
Transfers between funds	(22,383)	22,383	-
Net movement in funds	76,276	(74,502)	1,774
RECONCILIATION OF FUNDS			
Total funds brought forward	268,436	155,770	424,206
TOTAL FUNDS CARRIED FORWARD	344,712	81,268	425,980

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

11. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 April 2015	3,819	78,857	82,676
Additions	-	3,832	3,832
	<hr/>	<hr/>	<hr/>
At 31 March 2016	3,819	82,689	86,508
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 April 2015	3,819	63,925	67,744
Charge for year	-	8,743	8,743
	<hr/>	<hr/>	<hr/>
At 31 March 2016	3,819	72,668	76,487
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 March 2016	-	10,021	10,021
	<hr/>	<hr/>	<hr/>
At 31 March 2015	-	14,932	14,932
	<hr/>	<hr/>	<hr/>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.16	31.3.15
	£	£
Other debtors	10,387	11,894
	<hr/>	<hr/>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.16	31.3.15
	£	£
Other creditors	53,571	34,861
	<hr/>	<hr/>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2016

14. OPERATING LEASE COMMITMENTS

The following operating lease payments are committed to be paid within one year:

	31.3.16 £	31.3.15 £
Expiring:		
Within one year	-	562
Between one and five years	4,456	-
	<u>4,456</u>	<u>562</u>

15. MOVEMENT IN FUNDS

	At 1.4.15 £	Net movement in funds £	Transfers between funds £	At 31.3.16 £
Unrestricted funds				
General fund	29,870	22,975	(30,137)	22,708
Building Fund	20,500	-	-	20,500
Employers Liability	67,670	(19,256)	-	48,414
Staff development	41,672	(2,000)	-	39,672
IT development	5,000	-	-	5,000
Service delivery	180,000	(3,600)	-	176,400
	<u>344,712</u>	<u>(1,881)</u>	<u>(30,137)</u>	<u>312,694</u>
Restricted funds				
Somer/EDF/Curo	-	(8,283)	8,283	-
B&NES childrens centres	5,530	-	-	5,530
Macmillan and Dorothy House	-	(13,382)	13,382	-
Additional Hours	2,149	-	-	2,149
Practice base comm	10,941	-	-	10,941
Quartet Funding	5,480	-	-	5,480
Multiple Sclerosis	1,546	(728)	-	818
APEX	50,280	(50,275)	-	5
Passport to Housing	-	(8,472)	8,472	-
Knightstone Housing	5,342	-	-	5,342
	<u>81,268</u>	<u>(81,140)</u>	<u>30,137</u>	<u>30,265</u>
TOTAL FUNDS	<u>425,980</u>	<u>(83,021)</u>	<u>-</u>	<u>342,959</u>

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	489,500	(466,525)	22,975
Employers Liability	-	(19,256)	(19,256)
Staff development	-	(2,000)	(2,000)
Service delivery	-	(3,600)	(3,600)
	<u>489,500</u>	<u>(491,381)</u>	<u>(1,881)</u>
Restricted funds			
Somer/EDF/Curo	13,770	(22,053)	(8,283)
Macmillan and Dorothy House	60,864	(74,246)	(13,382)
Multiple Sclerosis	2,500	(3,228)	(728)
APEX	22,059	(72,334)	(50,275)
Passport to Housing	15,177	(23,649)	(8,472)
	<u>114,370</u>	<u>(195,510)</u>	<u>(81,140)</u>
TOTAL FUNDS	<u><u>603,870</u></u>	<u><u>(686,891)</u></u>	<u><u>(83,021)</u></u>

15. MOVEMENT IN FUNDS - continued

The above unrestricted funds have been set aside as designated funds for specific purposes as set out below:

The Building fund sets aside funds to cover future redecoration costs and repairs.

The Employers Liability fund sets aside funds to cover the Bureau's legal liabilities to staff should the Bureau be faced with a cut in funding or termination of a project.

The Staff Development fund is to support the continuation of staff development via training courses.

The IT Development fund was set aside to fund the replacement of the IT equipment used by the Bureau.

The Service Delivery fund to support the continuation of the delivery of the Bureau's services to its clients. In view of the uncertainty about future levels of funding from our principal funder, the Service Delivery Fund has been increased to represent three months' running costs.

The restricted funds relate to contracts for specific services. These represent grants and other funding received for on-going services provided by the charity which cannot be used for any other purposes. Where the end of the funding period differs from the charity's year-end any surplus or deficit is carried forward to future accounting periods.

Somer/EDF/Curo - this is a long-established debt-referral scheme that is currently funded by Curo, formerly Somer Community Housing Trust. In 2014/15 it was agreed with Curo that a historic surplus from this and predecessor projects funded by CURO and EDF would be used to "match fund" a one-year "Passport to Housing" pilot project to prepare Curo's prospective tenants for their new tenancies.

B&NES Children's' Centres - The service was commissioned by BANES until 31 March 2014 and the very reduced service that remains will be serviced from this fund and the Generalist fund for as long as possible

Macmillan - Support advice to patients and their families in partnership with the Royal United Hospital, Bath.

Additional Hours - Extension of 'walk in' hours for greater direct access to the Bureau.

Quartet funding - This is funding received from the B&NES Recession Fund to alter, equip and refurbish additional interview rooms.

Practice Based Commission - Grants to offer debt services via doctors' surgeries. This was a one off grant.

Multiple Sclerosis - We have been retained by the Charity to provide advice and support to anyone affected by Multiple Sclerosis.

APEX - The Big Lottery Advice Services Transition Fund have funded a consortium of ten advice agencies in BANES, led by the Bureau. The partnership is using the funding to develop a more efficient advice service model that is less dependent on local government funding.

15. MOVEMENT IN FUNDS - continued

Knightstone Housing - Housing, debt and social services advice provided following contact via Knightstone Housing.

Passport to Housing (jointly funded by CURO Places Ltd and CA BANES). This was a pilot project to demonstrate the impact of proactive intervention to help prevent tenants from getting into financial difficulties and/or knowing when to seek help. Following a one-year pilot, CURO decided to continue a similar programmes in-house. CA BANES ceased to be involved after August 2015.

16. RELATED PARTY DISCLOSURES

S Lindsay is an employee of Wessex Water Services Ltd's group of companies, which have provided funding of £29,000 to this Bureau (2015: £23,000).

Cllr R Appleyard is a councillor with BANES who have provided funding to the Bureau of £418,635 (2015: £409,252). Cllr R Appleyard also sits on the Board of Curo Housing Group, who have provided funding of £30,172 (2015: £13,500).

Bath & District Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2016

	31.3.16 £	31.3.15 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	23,432	17,592
Grants	437,115	433,752
Donated services and facilities	27,000	33,500
	<hr/>	<hr/>
	487,547	484,844
Investment income		
Bank interest receivable	1,041	700
Charitable activities		
Grants	114,370	245,115
Other income		
Training Income	912	-
	<hr/>	<hr/>
Total incoming resources	603,870	730,659
EXPENDITURE		
Charitable activities		
Wages	418,131	428,390
Social security	29,405	30,313
Pensions	20,531	19,504
Rent and rates	38,048	49,410
Telephone	16,100	18,271
Other office costs	15,189	21,462
Sundries	22,421	24,871
Other establishment costs	23,281	29,140
Other staff & volunteer costs	53,199	54,466
Volunteers expenses.	13,745	12,869
IT Equipment & Support	20,521	23,077
No description	-	-
Computer equipment	8,743	7,466
	<hr/>	<hr/>
	679,314	719,239
Support costs		

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Bath & District Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2016

	31.3.16 £	31.3.15 £
Governance costs		
Auditors' remuneration	6,030	5,790
Accountancy and legal fees	798	3,668
Other Governance Costs	426	-
Costs of Trustees Meetings	323	188
	<hr/> 7,577	<hr/> 9,646
Total resources expended	686,891	728,885
	<hr/>	<hr/>
Net (expenditure)/income	<hr/> (83,021) <hr/>	<hr/> 1,774 <hr/>

This page does not form part of the statutory financial statements